



Atty. Dkt. No. 037607-0177

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

Title: COMPUTERIZED SYSTEMS
AND METHODS FOR
FACILITATING THE FLOW OF
CAPITAL THROUGH THE
HOUSING FINANCE INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: To Be Determined

Art Unit: 3624

<u>CERTIFICATE OF EXPRESS MAILING</u>	
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PRELIMINARY AMENDMENT UNDER 37 CFR 1.115

Mail Stop Amendment |
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to examination of the present Continuing Application, Applicant respectfully requests that the application be amended as follows:

Amendments to the Specification begin on page 2 of this document.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this document.

Remarks/Arguments begin on page 9 of this document.

Please amend the application as follows: